

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/022,438 Confirmation No.: 5099  
Applicant : Allison Stoltz et al.  
Filed : December 20, 2001  
Title : SYSTEM AND METHOD FOR RISK ASSESSMENT  
TC/Art Unit : 3623  
Examiner: : David ROBERTSON  
  
Docket No. : 52493.000230  
Customer No. : 21967

U.S. Patent and Trademark Office  
Commissioner for Patents  
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**RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

In response to the Non-Final Office Action mailed July 9, 2008 ("the Office Action"), the undersigned representative respectfully requests reconsideration of the application in light of the following amendments and remarks:

- **The amended claims** are reflected in the listing of claims that begins on page 2.
- **Remarks** begin on page 7.